

This Agreement and Disclosure Statement contains the terms and conditions which apply to my line of credit plan (the "Plan") with Dollar Bank, Federal Savings Bank.

1. **Meaning of Certain Words.** The words "I," "me," and "my," which also mean "we," "us," and "our" if more than one customer, mean the person or persons who use or authorize the use of the Credit Card or sign an application for a credit card. The words "you," "your," and "yours" mean Dollar Bank, Federal Savings Bank. "Credit Card" means the Visa cards issued in my name for use with my Account. "Account" means the account on your books that records the Purchases I make, the Balance Transfers I make and the Cash Advances I get from you pursuant to, and also all FINANCE CHARGES and other charges and fees you impose from time to time under the Plan. "Advance" means any extension of credit I obtain under the Plan, whether in the form of a Purchase, a Balance Transfer or a Cash Advance. "Purchase" means a purchase of goods or services that I charge to my account pursuant to the Plan. Balance Transfer means a transfer of money I owe to another credit card company to my Dollar Bank Credit Card Account. "Cash Advance" means any extension of credit I obtain under the Plan which is not a Purchase or Balance Transfer. "Credit Access Checks" means special checks drawn on my account which are available at the Plan opening and then which are available only if I request them.
2. **Use of Credit Card Plan.** My use of the Account or Credit Card means that I accept this Agreement. The Plan permits me to make Purchases from merchants, make Balance Transfers and obtain Cash Advances. I may make Purchases by presenting the Credit Card to a merchant and signing a sales slip or by providing my Account number and other appropriate information to a merchant. I may make a Balance Transfer by using Credit Access Checks. I may obtain Cash Advances by using Credit Access Checks or by using the Credit Card at financial institutions or automated teller machines ("ATM's") that accept the credit card. If the Credit Card is used at a financial institution, I must sign a Cash Advance request. If the Credit Card is used at an ATM, I must use my Personal Identification Number ("PIN") and instructions via the ATM will be the same as a written Cash Advance request bearing my signature. All advances under the Plan which are paid or advanced by you are loans to me. I will not use my Credit Card, make a Balance Transfer or write a Credit Access Check to obtain loans in excess of the Available Credit (the difference between the Outstanding Balance and the Limit, as defined below) on my account. I will not make a Balance Transfer from any other Dollar Bank term loan, line of credit, credit card or other loan. I agree that any such Balance Transfer is void and you may reverse any such Balance Transfer.
3. **Ownership.** The Credit Card remains your property and may be cancelled by you at any time without notice. I agree to surrender the Credit Card and all other access devices and to discontinue use of the Plan by any other means immediately upon your request.
4. **Maximum Credit Limit.** You will provide me with notice of the total dollar amount against which I may obtain Advances under the Plan (the "Limit"). I agree that you may reduce the Limit at any time upon notice to me. I agree never to allow the total balance that I owe you from time to time, including the principal balance and accrued FINANCE CHARGES and other charges and fees imposed under the Plan (the "Outstanding Balance") to exceed the Limit. I also agree that you are not obliged to, but may in your sole discretion, extend credit to me for an amount that would make the Outstanding Balance exceed the Limit, or for any amount if the Outstanding Balance already over the Limit. I shall pay any amounts which exceed my Limit upon demand.
5. **You Agree.** Subject to my promise not to let my Outstanding Balance exceed my Limit: you agree (1) to pay the merchant for all properly drawn sales slips which bear the imprint of the Credit Card and are signed by me or which are otherwise

authorized; and (2) to honor properly drawn Credit Access Checks and requests for Cash Advances which bear the imprint of the Credit Card and are signed by me or which include my PIN; and (3) to execute Balance Transfers in a timely manner regardless of the method I choose to enable this option.

6. **I Agree.** I agree (1) to pay you for all Advances, fees and charges, if any, and FINANCE CHARGES on my Account, in U.S. Dollars according to the terms and conditions of this Agreement; (2) to provide you with such credit information as you may request from time to time; (3) to notify you in writing if a Periodic Statement (as defined below) is incorrect within 60 days of the date it is mailed, and that my failure to do so means the statement is correct and accepted by me; (4) to pay, as permitted to be charged under applicable law, costs and expenses (including reasonable attorney fees) incurred by you in any collections proceedings initiated to collect amounts owed to you by me; (5) to notify you of any lost or stolen Credit Cards or Credit Access Checks; and (6) not to permit anyone other than myself to use the Credit Card, Credit Access Checks or any other feature of the Credit Card Plan.
7. **Periodic Statement.** If there is any activity on my Account or there is an Outstanding Balance on my Account, you agree to send me a periodic statement showing the amount of all Cash Advances, Purchases, Balance Transfers, FINANCE CHARGES and other charges or fees, and payments and credit posted to my Account during the billing cycle (the "Periodic Statement"). The Periodic Statement will also show me the total amount due as of the end of the billing cycle (the "New Balance"), the average daily balances of my Purchases, Balance Transfers and Cash Advances, the minimum monthly payment amount (the "Minimum Payment") and the due date for the receipt of the Minimum Payment (the "Payment Due Date").
8. **Finance Charge.** I also agree to pay a FINANCE CHARGE on my Account which you will impose as follows:
- a. **Periodic FINANCE CHARGE**
- The periodic FINANCE CHARGE will not be imposed on Purchases and Balance Transfers on my current Periodic Statement if I pay the total New Balance shown on my current Periodic Statement by the Payment Due Date. Otherwise, the periodic FINANCE CHARGE will be imposed on the Purchases, Balance Transfers and Cash Advances from the transaction date of the Purchase, Balance Transfer or Cash Advance except as described below
- (1) **Minimum Periodic FINANCE CHARGE**
- If periodic FINANCE CHARGES on Purchases or Balance Transfers are imposed for the current billing cycle, a minimum Periodic Finance Charge of \$.50 on Purchases or Balance Transfers will be imposed for any such billing cycle in which periodic FINANCE CHARGE of less than \$.50 on Purchases or Balance Transfers would otherwise be imposed.
- (2) **Partial Grace Period for Periodic FINANCE CHARGES**
- If during the previous billing cycle, my New Balance was paid in full by the Payment Due Date, then in the current billing cycle you will provide a grace period on the amount of the Purchase or Balance Transfer balance remaining from the previous billing cycle that is paid by the Payment Due Date for the current billing cycle based on how payments are applied to my account.
- (3) You will compute the periodic FINANCE CHARGE for the current billing cycle as follows:
- (A) **Purchases**
- Periodic FINANCE CHARGES on Purchases are imposed for the current billing cycle unless I paid, by the Payment Due Date, the total New Balance shown on my Periodic Statement. You figure the interest charge for Purchases my account by applying the

- periodic rate for Purchases to "average daily balance" for Purchases. To get the "average daily balance" you take the beginning balance of my account each day for Purchases, add any new Purchases and subtract any unpaid interest or other finance charges and any payments or credits. This gives you the daily balance for Purchases. Then, you add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the "average daily balance" for Purchases. I understand that the "average daily balance" of current billing cycle Purchases will be multiplied by the number of days in the billing cycle and then by the daily periodic rate to determine the periodic FINANCE CHARGES on Purchase balances for the current billing cycle.
- (B) **Balance Transfers**
- Periodic FINANCE CHARGES on Balance Transfers are imposed for the current billing cycle unless I paid, by the Payment Due Date, the total New Balance shown on my Periodic Statement. You figure the interest charge for Balance Transfers on my account by applying the periodic rate for Balance Transfers to the "average daily balance" for Balance Transfers. To get the "average daily balance" you take the beginning balance of my account each day for Balance Transfers, add any new Balance Transfers and subtract any unpaid interest or other finance charges and any payments or credits. This gives you the daily balance for Balance Transfers. Then, you add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the "average daily balance" for Balance Transfers. I understand that the "average daily balance" of current billing cycle Balance Transfers will be multiplied by the number of days in the billing cycle and then by the daily periodic rate to determine the periodic FINANCE CHARGES on Balance Transfer balances for the current billing cycle.
- (C) **Cash Advances**
- Periodic FINANCE CHARGES are imposed on Cash Advances for the current billing cycle. You figure the interest charge for Cash Advances on my account by applying the periodic rate for Cash Advances to the "average daily balance" for Cash Advances. To get the "average daily balance" you take the beginning balance of my account each day for Cash Advances, add any new Cash Advances and subtract any unpaid interest or other finance charges and any payments or credits. This gives you the daily balance for Cash Advances. Then, you add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives you the "average daily balance" for Cash Advances. I understand that the "average daily balance" of current billing cycle Cash Advances will be multiplied by the number of days in the billing cycle and then by the daily periodic rate to determine the periodic FINANCE CHARGES on Cash Advances.
- (4) Periodic FINANCE CHARGES will be figured by applying a variable daily periodic rate (determined according to the chart below and the Variable Rate Disclosures set forth below) to the "average daily balances" of Purchases, Balance Transfers and Cash Advances as explained above.

The daily periodic rate for the billing cycle is 1/365 of the corresponding ANNUAL PERCENTAGE RATE in effect for the billing cycle. The corresponding ANNUAL PERCENTAGE RATE may change (increase or decrease) monthly based on changes in the WSJ Prime Rate, as described in the Variable Rate Disclosures below.

YOU WILL APPLY A DAILY PERIODIC RATE AS FOLLOWS:

	ANNUAL PERCENTAGE RATE *	DAILY PERIODIC RATE *
Introductory Rates:		
Purchases	0.00% (f)	0.00%
Balance Transfers	0.00% (f)	0.00%
Regular Rates:		
Purchases	14.24% (v) (WSJ Prime + 10.99%)	0.0390%
Balance Transfer	14.24% (v) (WSJ Prime + 10.99%)	0.0390%
Cash Advances	16.24% (v) (WSJ Prime + 12.99%)	0.0445%

* Listed rates are calculated based on the WSJ Prime Rate (described later) as of June 1, 2012 and may change thereafter. For current rate calculations call 1-800-447-2823.

(f) – fixed

(v) – variable

- b. **Transaction FINANCE CHARGE**
- (1) For Balance Transfer.
- For Balance Transfers obtained by using Credit Access Checks or by any other means which you may provide to me, the Transaction FINANCE CHARGE is 1% of the amount of each such Balance Transfer during the Introductory Period, after which the amount of each transfer is 3% of each Transfer. In either case, the minimum fee is \$5.00 and the maximum fee is \$150.00.
- (2) For Cash Advances.
- For Cash Advances obtained by using the Credit Card at financial institutions that accept the Credit Card, by using Credit Access Checks or by using the Credit Card at automated teller machines or similar machines that accept the Credit Card, the Transaction FINANCE CHARGE is 3% of the amount for each such Cash Advance, with a \$5.00 minimum fee for each such Cash Advance.
9. **Variable Rate Disclosures.** Minimum and Maximum APR.
- a. I understand that the daily periodic rate and the corresponding ANNUAL PERCENTAGE RATE are variable rates that may change (increase or decrease) from time to time based on movements of the WSJ Prime Rate. The "WSJ Prime Rate" means the Prime Rate (the highest of multiple Prime Rates) published in the "MONEY RATES" column of The Wall Street Journal. The WSJ Prime Rate is not represented or intended to be the lowest or most favorable rate of interest offered to your customers. Any change in the corresponding ANNUAL PERCENTAGE RATE based on a change in the WSJ Prime Rate will take effect on the first day of the billing cycle following a change in the WSJ Prime Rate in effect on the 10th day of the prior calendar month. If the 10th falls on a day when The Wall Street Journal is not published, the WSJ Prime Rate will be the Prime Rate published the last date prior to the 10th. For example, a change in the WSJ Prime Rate of one percentage point on the 10th day of any calendar month (or the last publication date prior to the 10th) will result in a one percentage point change in the same direction in the corresponding ANNUAL PERCENTAGE RATE throughout the next billing cycle. Any change in the corresponding ANNUAL PERCENTAGE RATE will apply to new Advances and to existing Account Balances on my Account. I also understand that the daily periodic rate will always be 1/365 of the corresponding ANNUAL PERCENTAGE RATE. For example, if (1) my initial corresponding ANNUAL PERCENTAGE RATE has been the WSJ Prime Rate

- + 10.99%; (2) the prior WSJ Prime Rate had been 4.00% but increased to 5.00% as of June 10, 2012, and my next billing cycle started on July 1, 2012, the corresponding ANNUAL PERCENTAGE RATE would be 15.99%, and the daily periodic rate would be 0.0438% throughout my July 1 billing cycle.
- b. I understand that the corresponding ANNUAL PERCENTAGE RATE will not fall below 0.00% or exceed the maximum rate authorized from time to time by applicable Pennsylvania or federal law. Further, I know that an increase in the corresponding ANNUAL PERCENTAGE RATE will result in an increase in the amount of periodic FINANCE CHARGE, the Minimum Payment and the Outstanding Balance.
- c. You may offer a special introductory ANNUAL PERCENTAGE RATE. If you do, it will be disclosed as the Introductory corresponding ANNUAL PERCENTAGE RATE (together with the introductory daily periodic rate) and will apply to my Account for 12 months after my Account opening. The initial daily periodic rate and the corresponding ANNUAL PERCENTAGE RATE that would have been in effect were it not for the introductory rate would be disclosed as the Regular Rate. The introductory rate will apply to Purchases and Balance Transfers. It will not apply to Cash Advances.
10. **Credit Life Insurance.** If I request it, you will obtain and finance the purchase of credit life insurance on my life if I am under the age of 66, payable to you in an amount equal to the Outstanding Balance from time to time subject, however, to any maximum limitations established by the insurer in the applicable certificate or policy. If more than one person signs an application for a Credit Card, I understand that only one of the persons can be covered and that person to whom the coverage is applicable must sign the credit life insurance request section of the application for a Credit Card. This coverage will end when the insured person reached 66 years of age. For coverage of the insured person, you will impose a charge each month. The amount of the charge may be updated periodically. The "Life Insurance Daily Balance" is computed by taking the total of Purchases, Balance Transfers and Cash Advances during the current billing cycle and dividing the total by the number of days in the billing cycle. I understand that I do not need to take out any credit insurance to obtain my Credit Card or open my Account, and I may cancel any credit insurance at any time by notifying you in writing. If I choose Credit Life Insurance, the current rates are 70¢ per month in Pennsylvania and 64¢ per month in Ohio per one thousand dollars of the average daily balance as described in Item 10. I understand that these rates are subject to change without notice and may increase after my account is opened.
11. **Payments.** I must mail all payments due under the Plan to the address you furnish me from time to time. I can pay my Outstanding Balance in full at any time. Since the Periodic FINANCE CHARGE is computed by application of daily rate to the "average daily balances" of Purchases, Balance Transfers and Cash Advances, as explained above, the exact amount required to pay the Account in full cannot be determined from my Periodic Statement. Thus, whenever I wish to pay my Outstanding Balance in full, I must contact you to determine the Outstanding Balance.
12. **Minimum Payment.** I may pay either the entire Outstanding Balance or less than the total amount due unless the entire Outstanding Balance has become due as provided in paragraph 17 below; however, I must pay a Minimum Payment each month without fail. If at any time I make a payment in an amount greater than the Minimum Payment then due, the amount of payment in excess of the Minimum Payment will reduce the amount of the payment due for the next billing cycle if I am not in default of this Agreement and the Account is not closed. If the New Balance on my Periodic Statement is \$10.00 or less, the minimum payment is the New Balance. Otherwise, the minimum payment is computed by multiplying the New Balance by 2.00%. If my account is past due,